

REMARKS

Claims 1-20, 22, 24-33, 35-54, 56 are pending after this amendment.

Applicants have amended claims 1, 10, 15, 19, 22, 24, 26, 29, 32, 35, 44, 53, and 56 in order to more particularly define the invention.

The amendments and remarks presented herein are in response to the Office Action dated August 21, 2003.

On October 7, 2003, the Examiner and Applicants' representative conducted a telephone interview. Applicants thank the Examiner for the opportunity to discuss the case in order to advance prosecution.

During the interview, Applicants' representative pointed out several distinctions over the prior art, including for example the failure of Nemzow to disclose the following elements of claim 1: selecting a historical exchange rate having a time period corresponding to a date of a transaction, or selecting a historical exchange rate having a most recent time period among available historical exchange rates having time periods prior to the date of a transaction. Applicants' representative also pointed out that the Examiner provided no basis or justification for his rejection of claims 2-20, 22, 24-33, 35-54, and 56.

The Examiner suggested that Applicants' change "responsive to" to "if" in the independent claims, so as to clarify the claims without narrowing their scope.

The Examiner agreed that amending "the most recent time period" to read "a most recent time period" would result in withdrawal of the 112 rejection.

The Examiner agreed to withdraw the 102(e) rejection over Nemzow.

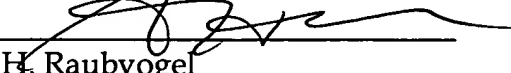
Applicants have amended the claims in accordance with the Examiner's suggestions. Applicants submit that the claims, as amended, are patentably distinct over the cited references.

On the basis of the above remarks, consideration of this application and the early allowance of all claims herein are requested. Should the Examiner feel that outstanding issues remain and that a telephone interview would be productive in advancing this patent application, the Examiner is invited to telephone Applicants' representative at the number shown below.

Favorable action is solicited.

Respectfully submitted,
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